

Exhibit 3

— Data Change —

Arab Jordan Investment Bank

Head Office: PO Box 8797, Arab Jordan Investment Bank Building, Shmeisani Commercial Area, Amman 11121, Jordan TEL: +962 6 5607126. FAX: +962 6 5681482. TLX: 22087 ajib jo. TGMS: ajibank. E-MAIL: info@ajib.com. SWIFT/BIC: AJIB JO AX. REUTERS: AJIB. CHIPS: 136008. WEBSITE: http://www.ajib.com

Corr Bkg: Tel: +962 6 5672497 Fax: +962 6 5665192 E-mail: banking.relations@ajib.com **Forex:** Tel: +962 6 5668628 Fax: +962 6 5690846 Tlx: 24352 Intl Div: Tel: +962 6 5684120 Fax: +962 6 5696692

Credit Ratings: CI: BB- ; B

World Rank [1,994] Country Rank [9]

Joint Stock Bank. Commercial, Corporate, Investment, Merchant, Private and Wholesale Banking. Member of Jordan Bankers Association & Arab Bankers Association.

Regulator: Central Bank of Jordan.

History: Established 1978.

Ownership: Arab Investment Co (Riyadh), Riyadh, 10%; Libyan Arab Foreign Bank, Tripoli, 10%; The Social Security Corporation, Amman, 4.2%; Individuals 56.4%; Mr Abdulkader Al-Qadi 19.4%.

Chairman & Chief Executive Officer: Abdull Kadir Al-Qadi. **International Division:** Hanl Al-Qadi (President & General Manager). **Documentary Credits:** Nabil Samman. **Correspondent Banking:** Sa-ed Budeiri. **Foreign Exchange:** Rima Khoury.

CORRESPONDENTS: **Amsterdam:** ABN AMRO Bank NV. **Brussels:** Fortis Bank NV/SA. **Doha:** Qatar National Bank SAQ. **Dubai City:** MashreqBank PSC. **Frankfurt am Main:** Deutsche Bank AG; Dresdner Bank AG. **London:** HSBC Bank plc. **Milan:** IntesaBci SpA. **New York:** The Bank of New York; Citibank NA; JP Morgan Chase Bank. **Paris:** Crédit Agricole. **Riyadh:** Saudi Hollandi Bank. **Safat:** National Bank of Kuwait SAK. **Tokyo:** JP Morgan Chase Bank. **Vienna:** Bank Austria Creditanstalt AG. **Zürich:** Credit Suisse.
† Also EURO account.

STANDARD SETTLEMENT INSTRUCTIONS:

AED: MashreqBank PSC, Dubai City. SWIFT/BIC: BOML AE AD. Acct No: 0195510159.
CHF: Credit Suisse, Zürich. SWIFT/BIC: CRES CH ZZ 80A. Acct No: 0835-999623-03-1.
EUR: ABN AMRO Bank NV, Amsterdam. SWIFT/BIC: ABNA NL 2A. Acct No: 46 44 69 155. Bank Austria Creditanstalt AG, Vienna. SWIFT/BIC: BKAU AT WW. Acct No: 127 138 12301 EUR. Crédit Agricole, Paris. SWIFT/BIC: AGRI FR PP. Acct No: 2 013 672 2 000. Deutsche Bank AG, Frankfurt am Main. SWIFT/BIC: DEUT DE FF. Acct No: 95 40 19610. Dresdner Bank AG, Frankfurt am Main. SWIFT/BIC: DRES DE FF TSY. Acct No: 08080227-11. Fortis Bank NV/SA, Brussels. SWIFT/BIC: GEBA BE BB. Acct No: 291-1196229-25-EURO-0. HSBC Bank plc, London. SWIFT/BIC: MIDL GB 22. Acct No: 39 12 12 30. IntesaBci SpA, Milan. SWIFT/BIC: BCIT IT MM. Acct No: 9738750313.
GBP: HSBC Bank plc, London. SWIFT/BIC: MIDL GB 22. Acct No: 35 67 83 21.
JPY: JP Morgan Chase Bank, Tokyo. SWIFT/BIC: CHAS JP JT. Acct No: 01-42-454594.
KWD: National Bank of Kuwait SAK, Safat. SWIFT/BIC: NBOK KW KW.
QAR: Qatar National Bank SAQ, Doha. SWIFT/BIC: QNBA QA QA. Acct No: 001 80 10 80 001.
SAR: Saudi Hollandi Bank, Riyadh. SWIFT/BIC: AAAL SA RI. Acct No: 031/002/853/555.
USD: The Bank of New York, New York. SWIFT/BIC: IRVT US 3N. Acct No: 8900331283. Citibank NA, New York. SWIFT/BIC: CITI US 33. Acct No: 36147936. JP Morgan Chase Bank, New York. SWIFT/BIC: CHAS US 33. Acct No: 544 728 163.

OFFSHORE BANKING UNITS:

Cyprus: Limassol: PO Box 54384, Libra Tower, 23 Olympion St, 3723 Limassol. Tel: +357 25 351351, 25 351836. Fax: +357 25 360151, 25 360210. Tlx: 4029 ajib cy, 3809 ajib cy. SWIFT/BIC: AJIB CY 2I.

OTHER OFFICES:

Central Office: PO Box 8797, Amman 11121. Tel: +962 6 5607126, 6 5607138. Fax: +962 6 5681482. Tlx: 22087.

CONSOLIDATED BALANCE SHEET:

	2001	2000		2001	2000
	JD	JD		JD	JD
Liabilities: Dec.31			Assets: Dec.31		
Capital	20,000,000	20,000,000	Cash & Banks	184,450,655	143,863,552
Reserves	14,372,667	13,526,753	Investments	63,936,662	69,722,748
Deposits, &c	290,490,417	260,389,401	Loans, &c	71,998,161	76,721,179
Other Liabilities	4,872,971	5,876,280	Fixed Assets	4,219,046	3,395,324
Profit Balance	39,232	125,518	Other Assets	5,170,763	6,215,149
Total	329,775,287	299,917,952	Total	329,775,287	299,917,952

Total Assets at Dec.31 2001: U.S.\$ 465,258,588 (at ex.rate 0.7088)

CONSOLIDATED PROFIT & LOSS STATEMENT:

	2001	2000
	JD	JD
Dec.31		
Net Interest Inc.	9,059,833	7,359,151
Other Income	852,495	903,691
Other Expense	(7,196,972)	(5,937,878)
Net Profit/(Loss)	2,715,356	2,324,964

CONSOLIDATED PERFORMANCE RATIOS:

	2001	2000
Net Profit/Equity Capital	7.89%	6.91%
Net Profit/Total Assets	0.82%	0.78%
Equity Capital/Total Assets	10.44%	11.22%

Shares: JD 1. **Meetings:** April. **Auditors:** Arthur Andersen Allied Accountants. **Branches:** Jordan 8; Cyprus 1. **Offices:** Jordan 8. **No. of Employees:** 308.

Affiliated Companies: Jordan International Bank PLC, London, 5.2%; Mediterranean Tourism Investment Co, 15.968%; MIDMAC For Manufacturing Agri Chemicals & Vet Products, 7.5%; Planet Hollywood Co Ltd, 10%; VISA Jordan Card Services, 12.66%.

Related Companies: Palestine Investment Bank, Ramallah.